

The logo for VHSA Health Savings Account is centered on the page. It consists of a blue heart outline on the left. Inside the heart, there is a stylized blue waveform, similar to an ECG or heartbeat line. To the right of the heart and waveform, the letters "VHSA" are written in a bold, blue, sans-serif font. Below this entire graphic, the words "Health Savings Account" are written in a smaller, blue, sans-serif font.

Getting real about your healthcare savings starts here

You made a great decision by enrolling in a health savings account (HSA)! Now that you've gotten the difficult decisions out of the way, use this packet to learn how to best take advantage of your account. Let's get started!



HOW YOUR HSA WORKS

Your HSA is like a personal savings account for medical expenses for you, your spouse, or tax dependent(s). By simply participating in an HSA, you get to experience triple tax savings on your account contributions, investment growth, and qualified withdrawals. Remember:

- 1** Your money rolls over year to year and can be invested for long-term growth
- 2** The account is yours to keep forever, even if you switch health plans, jobs, or retire
- 3** Once you meet the \$1,000 investment threshold, you can choose to invest your funds using 13 mutual fund investment options.

WHAT CAN I SPEND MY HSA FUNDS ON?

In general, you can use your HSA to pay for expenses related to medical, dental and vision that are not covered by your insurance plan. There are thousands of eligible expenses, including:



Deductibles
& copay



Prescriptions



Braces



LASIK



Glasses &
Contact Lenses



Band-aids



Sunscreen

For a comprehensive list of eligible and ineligible expenses, log in to your MyAmeriflex account. If you're a new user, please register your account online by visiting myameriflex.com/register-now.

GETTING STARTED CHECKLIST

Use this checklist to take full advantage of all the great resources made available to you through your health savings account.



Set up your MyAmeriflex account

MyAmeriflex is where you'll have real-time access to all of your account information, including your current balance, transaction history, payment status, and more. To register your account, visit myameriflex.com, select "Login to your account," and click "Participants." Then click the "New User" link to get started. You will be asked to enter an Employee ID, which will be your Social Security number with no dashes or spaces, as well as a Registration ID, which will either be your Ameriflex Debit Mastercard number or Employer ID. If you don't know your Employer ID, please reach out to your HR representative or contact the Ameriflex Participants Services team at 888.868.FLEX (3539).



Download mobile app

The MyAmeriflex App lets you access and manage your account anywhere you go, 24/7. It puts all of the great features of the MyAmeriflex Portal right at your fingertips. You can download the app on the Apple App Store and Google Play.



Register for complimentary ID theft protection

Ameriflex is pleased to offer our cardholders complimentary access to Mastercard's comprehensive Identity Theft Protection program*, powered by CSID®. You can rest assured knowing that if your MyAmeriflex Debit Mastercard (or any other debit/credit cards you choose to register!) gets misplaced or stolen, you can utilize Mastercard's industry-leading ID theft protection and restoration services for everything you may need. To register, visit myameriflex.com/IDtheftprotection.



Use your card

You will receive a MyAmeriflex Debit Mastercard that can be used to make eligible purchases. Your card will be mailed within 7-10 business days after your enrollment is processed by Ameriflex.



Enroll for direct deposit

By enrolling for direct deposit, getting reimbursed is easier and faster anytime you need to pay for an eligible expense out of pocket. Login to MyAmeriflex to set up direct deposit.



Start spending (or saving!)

You're ready to make purchases. If you're more of the saving type, you can let your account funds grow! Be sure to hang on to your receipts anytime you make a purchase. Login to MyAmeriflex for a full list of eligible expenses.



- The largest selection of guaranteed eligible products
- Using pre-tax dollars lets you save on healthcare needs
- Use your HSA card, skip the paperwork
- 24/7 support and educational resources
- Free shipping on orders over \$50

Visit **HSAstore.com/AMF19** and use coupon code **AMF19** for \$5 off your first purchase.



FREQUENTLY ASKED QUESTIONS

How do I check my account balance?

You can check your real-time balance online by logging into MyAmeriflex or through the MyAmeriflex Mobile App. Ameriflex also provides 24/7 access to automated account information via telephone. Call 888.868.FLEX (3539) and follow the prompts to listen to balance and transaction information for your account.

How do I access my account?

If you're a new user, setting up your account is easy! To register your account, visit myameriflex.com, select "Login to your account," and click "Participants." Then click the "New User" link to get started. You will be asked to enter an Employee ID, which will be your Social Security number with no dashes or spaces, as well as a Registration ID, which will either be your Ameriflex Mastercard debit card number or Employer ID. If you don't know your Employer ID, please reach out to your HR representative or contact the Ameriflex Participants Services team at 888.868.FLEX (3539).

How do I reimburse myself from my HSA?

If you need to pay for an eligible expense out of pocket, you can request to reimburse yourself from your HSA or pay a provider directly from your HSA via check. If you are an Avidia bank account holder, complete the digital check order form. If you are a Bancorp account holder, you can order checks for your HSA account by calling 866.271.9995.

What expenses are eligible?

The IRS, and sometimes your employer, determine what goods and services are eligible. This will vary based on what type of account you have. Login to MyAmeriflex for a full list of eligible expenses.

How do I order a new card?

You can request a free replacement card online through your Ameriflex account or through the MyAmeriflex Mobile App.

What happens if I don't use my HSA account balance by the end the year?

No worries! Your account funds roll over year to year.

Can I have an FSA and an HSA?

You can't contribute to an FSA and HSA within the same plan year. However, you can contribute to an HSA and a limited purpose FSA, which only covers dental and vision expenses.

How do these programs save me money on taxes?

Since the accounts are tax-advantaged, you get to leverage pre-tax payroll deductions – increasing your take-home pay and saving you money on everyday expenses. In many cases, you can experience savings of up to 40% on expenses eligible under your employer-sponsored plan.

If I leave my employer, can I still use my funds?

Yes, you own the account, even if you switch jobs, change insurance plans, or retire.

What does pre-tax dollars mean and why is this important?

Essentially, "pre-taxing," which can be used for life insurance, disability insurance, HSA contributions, dependent care contributions, health savings account contributions and commuter account contributions, means taking income that would otherwise be taxable and diverting it to something else before (so: "pre") is becomes taxable.

By making pre-tax contributions to an HSA, you are lowering the amount your income is taxed, which results in taking home a bigger paycheck.

Can I change my annual election amount?

HSA elections can be changed during the plan year by contacting the Ameriflex Participant Service team.

How can I get more information about my account?

There are several options to get more information about your account. For an overview of account features, visit myameriflex.com/participants.

You can manage your account, check your balance, file and claim anytime online through MyAmeriflex or through the MyAmeriflex App.

If you have any questions you can contact the Ameriflex Participant Services team Monday - Friday, 8:30 a.m. - 8:00 p.m. (ET).

Phone: 888.868.FLEX (3539)

Email: service@myameriflex.com

Chat: myameriflex.com